00T0TT" 82720760

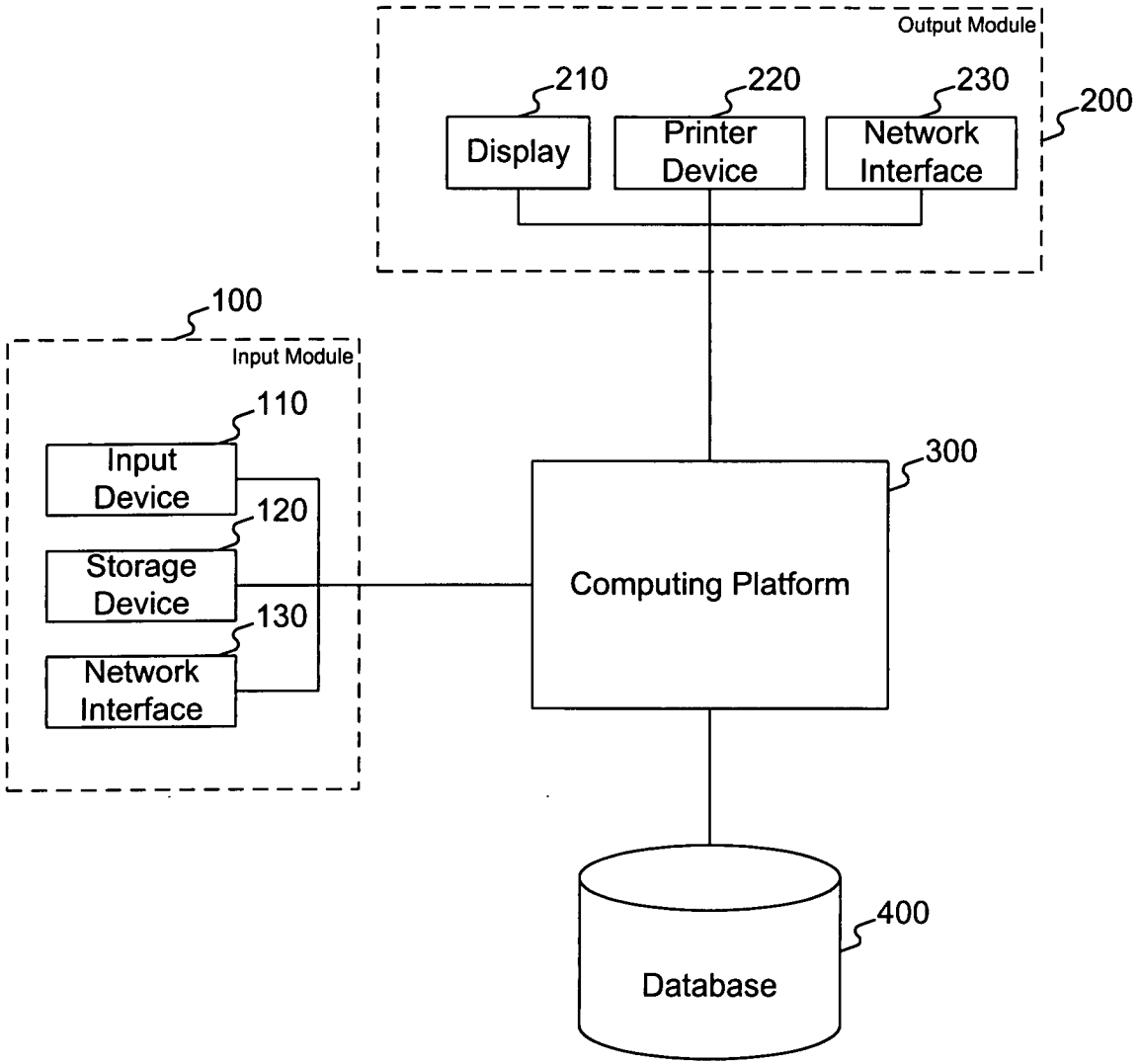

FIG. 1

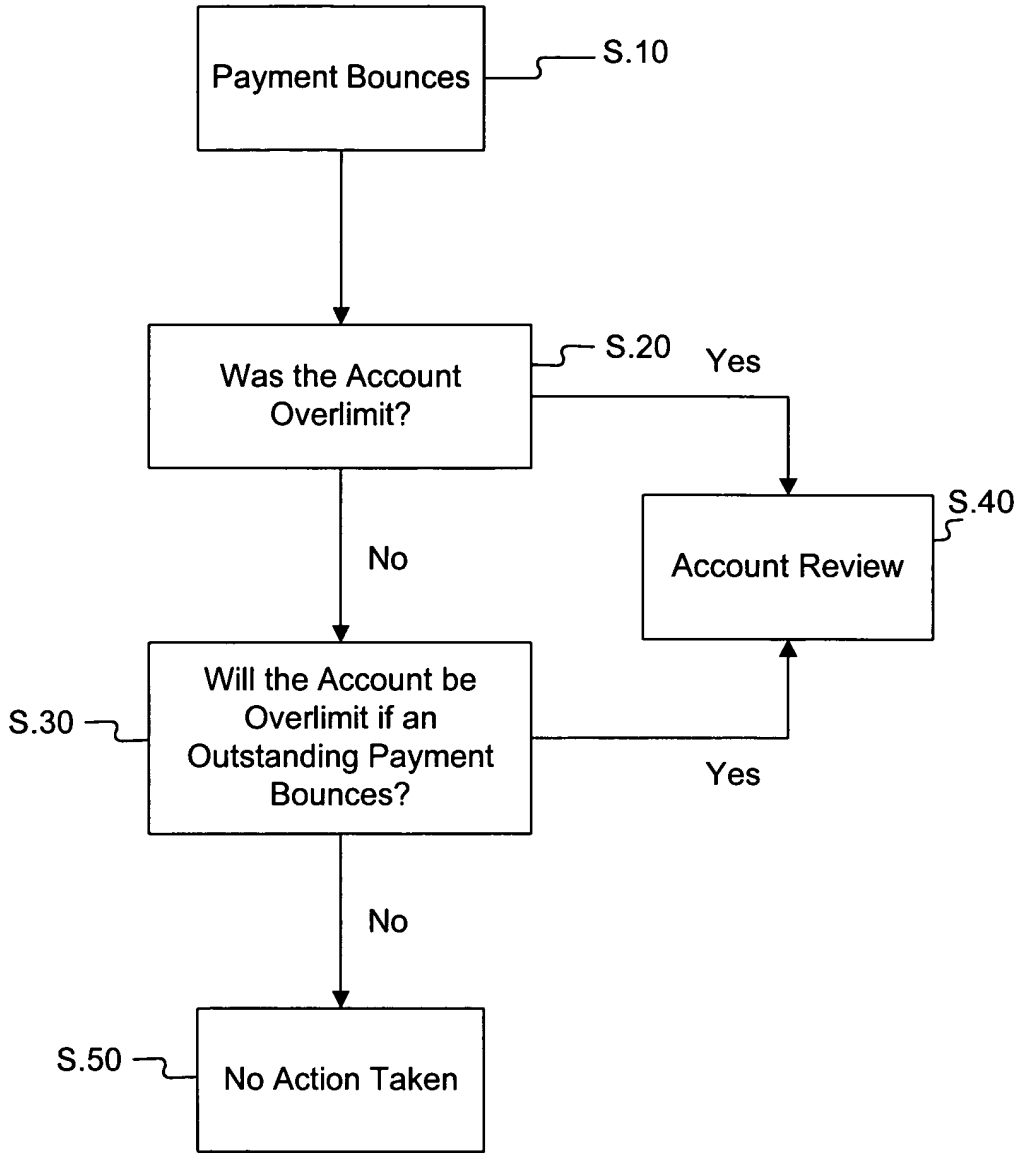
Payment Bounces
S.10
Was the Account Overlimit?
S.20
Yes
No
Account Review
S.40
Will the Account be Overlimit if an Outstanding Payment Bounces?
S.30
Yes
No
No Action Taken
S.50

FIG. 2

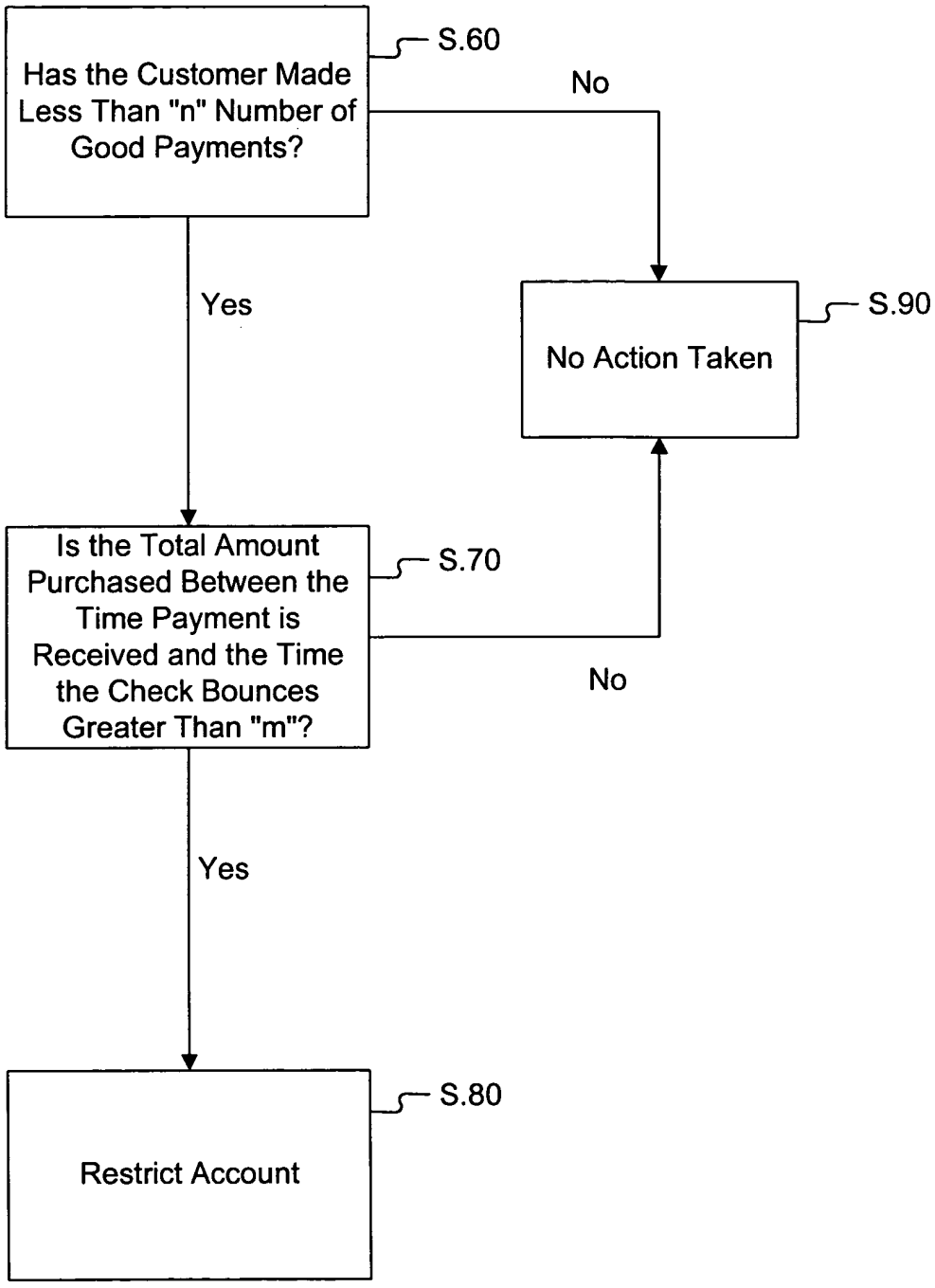
Has the Customer Made Less Than "n" Number of Good Payments?
S.60
No
Yes
No Action Taken
S.90
Is the Total Amount Purchased Between the Time Payment is Received and the Time the Check Bounces Greater Than "m"?
S.70
No
Yes
Restrict Account
S.80

FIG. 3